

Fill in this information to identify the case:

Debtor 1 Rick H HartkeDebtor 2 Cathy A Hartke
(Spouse, if filing)United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOISCase number 18-01035

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.Court claim no. (if known): 7**Date of payment change:**Must be at least 21 days after date
of this notice02/01/2020Last 4 digits of any number you use to
identify the debtor's account:6724**New total payment:**

Principal, interest, and escrow, if any

\$ 2,197.83**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 1,206.32New escrow payment: \$ 1,235.80**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Rick H Hartke Case number (if known) 18-01035
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Arne O'Brien Date 01/09/2020
Signature

Print: Arne O'Brien Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Pkwy
Number Street
Greensboro, NC 27410
City State ZIP Code

Contact phone (336) 854-6308 Email arne.obrien@BofA.com

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS (EASTERN DIVISION DIVISION)

Chapter: 13 No. 18-01035

In re:

Judge: DEBORAH L. THORNE

Rick H Hartke

Cathy A Hartke

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 01/09/2020, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Rick H Hartke
3 Alton Rd
Prospect Heights, IL 60070-2602

Co-Debtor: Cathy A Hartke
3 Alton Rd
Prospect Heights, IL 60070-2602

Debtor's Attorney: DAVID H CUTLER
4131 Main St
Skokie, IL 60076-2780

Trustee: MARILYN O MARSHALL
224 S Michigan Ave Ste 800
Chicago, IL 60604-2503

/s/ Irene Zhao

LCI
(as Authorized Agent for Bank of America N.A.)
111 Anza Blvd Suite 310
Burlingame, CA 94010
650.342.9486 (x250)
izhao@lciinc.com



CUSTOMER SERVICE
PO BOX 31785
TAMPA, FL 33631-3785

Notice Date:
Loan No.:
Property Address:

12/23/2019
[REDACTED]
3 ALTON RD
PROSPECT HEIGHTS, IL 60070

RICK H HARTKE & CATHY WHITSON-HARTKE
3 ALTON RD
PROSPECT HEIGHTS IL 60070

RICK H HARTKE and CATHY WHITSON-HARTKE,

Here's your Escrow Account Statement - we've made it easier to read and understand based on your feedback.

Your statement has three clear sections:

- **Section 1: Payment Details** - explains your new monthly payment and payment options
- **Section 2: Escrow History** - shows all the payments into and out of your escrow account since your last Escrow review
- **Section 3: Projected Escrow Payments** - walks you through the account activity we expect to see during the next 12 months

We hope you like the new design of your statement and thank you for trusting us with your home loan needs.



CUSTOMER SERVICE
PO BOX 31785
TAMPA, FL 33631-3785

RICK H HARTKE & CATHY WHITSON-HARTKE
3 ALTON RD
PROSPECT HEIGHTS IL 60070

Escrow Account Disclosure Statement

Notice Date: 12/23/2019
Loan No.: [REDACTED]
New Payment Effective Date: 02/01/2020
New Payment Amount: See options below
Property Address: 3 ALTON RD
PROSPECT HEIGHTS, IL 60070

RICK H HARTKE and CATHY WHITSON-HARTKE,

Every year, we review your escrow account to make sure there will be enough money to cover your tax and insurance payments for the next year. This time, we discovered that your account is going to be under funded by \$607.19. This is most often caused by increases to your property taxes and/or insurance premiums. We've automatically adjusted your monthly payment to cover what we'll need to pay over the next year - your new monthly escrow payment will be \$1,235.80.

We understand this change might be unexpected, so we've included two payment options below.

Explanation of Escrow Account in Bankruptcy

Our records indicate this account is subject to bankruptcy protection. We are sending this escrow statement for **informational purposes only**. It should not be construed as a demand for payment or an attempt to collect a debt or to modify the terms of any bankruptcy court order or bankruptcy plan. Please note the bankruptcy plan may provide for a trustee to remit payments for mortgage amounts due prior to and after the bankruptcy filing.

Per your loan agreement, we put part of your monthly mortgage payment into your escrow account to pay for your property taxes and insurance premiums. During the year, we make payments out of your escrow account when your tax and insurance bills come due. If your tax or insurance bills increase or decrease, how much you need to pay into your escrow account to cover those obligations will also change. This notice describes any changes needed in your monthly mortgage payment to maintain enough money in your escrow account to pay these bills. The detail information in this notice explains how your new escrow payment is calculated.

If this is your first escrow statement after a Chapter 13 bankruptcy filing, we performed this escrow account review as of the bankruptcy petition date and updated the new monthly escrow payment in accordance with applicable bankruptcy law. If you previously received a monthly coupon for the same due date, the payment amount below replaces that coupon, which was prepared before we had notice of the Chapter 13 bankruptcy filing.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Payment Options

Your Total Monthly Payment is changing starting 02/01/2020.

You can choose either of these payment options for the shortage. If you decide to pay the full amount, you'll need to make your payment by **01/18/2020**. If we don't receive a payment for the full **\$607.19** shortage, we will automatically spread it out over 12 monthly payments.

OPTION 1

	Current Payments	New Payments	[12]-month Escrow Shortage Payments
Principal and/or interest	\$962.03	\$962.03	
Monthly Escrow Payment	\$1,206.32	\$1,235.80	Pay nothing extra now and your Escrow Shortage will be spread out over 12 monthly payments. Your new mortgage payment amount will be: \$2,197.83
Tax	\$741.38	\$749.96	
Insurance	\$411.09	\$435.25	See Projected Escrow Payments Section for details
Mortgage Insurance	\$0.00	\$0.00	
Monthly Escrow- Overage / Shortage Adjustment	\$53.86	\$50.59	
Total Payment Amount	\$2,168.35	\$2,197.83	

OPTION 2

	Current Payments	New Payments	One-time Escrow Shortage Payment
Principal and/or interest	\$962.03	\$962.03	
Monthly Escrow Payment	\$1,206.32	\$1,185.20	Pay \$607.19 in full. We must receive your payment by 01/18/2020 . Then your new mortgage payment amount will be: \$2,147.23 .
Tax	\$741.38	\$749.96	
Insurance	\$411.09	\$435.25	Use the enclosed payment coupon
Mortgage Insurance	\$0.00	\$0.00	
Monthly Escrow- Overage / Shortage Adjustment	\$53.86	\$0.00	
Total Payment Amount	\$2,168.35	\$2,147.23	

Instructions for mailing your escrow shortage

This payment coupon should only be used to mail in your escrow shortage payment. Please don't include any other payments with this check. You can send your monthly mortgage payment the way you usually do.

1. Please:

- Don't send cash
- Don't staple the check to the payment coupon
- Don't include correspondence

2. Write your account number on the check or money order.

3. Make your check payable to:

Bank of America, N.A.
Attn: Remittance Processing
PO BOX 650070
DALLAS, TX 75265-0070

PAYMENT COUPON

ACCOUNT NUMBER [REDACTED]

ESCROW SHORTAGE \$607.19

Bank of America, N.A.
PO BOX 650070
DALLAS, TX 75265-0070

RICK H HARTKE & CATHY
WHITSON-HARTKE
3 ALTON RD
PROSPECT HEIGHTS, IL 60070

[REDACTED]

Escrow History

Here's what happened in your escrow account since our last review compared to what we projected to happen. If there were changes to your taxes and/or insurance, they're bolded and highlighted below. This may help explain why your account balance was different than what was predicted last year. We've marked your lowest minimum balances with an asterisk (*)

If you recently filed a Chapter 13 bankruptcy, we have provided below a side-by-side comparison of your prior projected escrow account activity to the actual account activity.

If this is an annual escrow statement provided during your Chapter 13 bankruptcy, then the projected escrow account activity below was performed in accordance with the terms of your Chapter 13 plan. At the same time, we also maintained a separate accounting that reflected your escrow account activity as indicated under the terms of your loan documents outside of bankruptcy (shown below under the heading "Actual"). The Actual escrow activity includes both the receipt of your regular monthly mortgage payments to escrow and any cure payments made under the terms of your Chapter 13 plan for escrow amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan. Below is the side-by-side comparison of the plan projected activity to the actual activity for last year. Upon the completion of your Chapter 13 plan, if all payments due under the Chapter 13 plan are received and taxes and insurance were paid in the amounts anticipated, then the projected and actual ending balances should match. If you are unable to complete your Chapter 13 plan payments and your case is dismissed, converted to a Chapter 7 or the automatic stay is lifted, then the actual accounting shown below will be used in performing your next escrow analysis.

Month	Payments Into Escrow			Payments From Escrow			Escrow Balances	
	Your Payment to Escrow	Expected Payment to Escrow	Description	What we Paid From Escrow	What we Expected to Pay From Escrow	Description	Actual Balance	Last Year's Estimated Balance
						Beginning balance	\$2,729.20	\$5,208.19
02/2019		\$1,152.46	Feb Payment	\$4,893.08	\$4,711.21	County taxes	-\$2,163.88*	\$1,649.44*
02/2019	\$1,095.57		Dec Payment				-\$1,068.31	\$1,649.44
02/2019	\$1,095.57		Jan Payment				\$27.26	\$1,649.44
03/2019		\$1,152.46	Mar Payment				\$27.26	\$2,801.90
03/2019	-\$1,095.57		Payment reversal				-\$1,068.31	\$2,801.90
03/2019	\$287.85		Misc posting				-\$780.46	\$2,801.90
03/2019	\$1,095.57		Jan Payment				\$315.11	\$2,801.90
04/2019		\$1,152.46	Apr Payment				\$315.11	\$3,954.36
04/2019	\$1,206.32		Feb Payment				\$1,521.43	\$3,954.36
05/2019		\$1,152.46	May Payment				\$1,521.43	\$5,106.82
05/2019	\$1,206.32		Mar Payment				\$2,727.75	\$5,106.82
06/2019		\$1,152.46	Jun Payment				\$2,727.75	\$6,259.28
06/2019	\$1,206.32		Apr Payment				\$3,934.07	\$6,259.28
07/2019		\$1,152.46	Jul Payment	\$4,106.34	\$4,185.30	County taxes	-\$172.27	\$3,226.44
07/2019	\$1,206.32		May Payment				\$1,034.05	\$3,226.44
08/2019		\$1,152.46	Aug Payment				\$1,034.05	\$4,378.90
09/2019		\$1,152.46	Sep Payment				\$1,034.05	\$5,531.36
09/2019	\$1,206.32		Jun Payment				\$2,240.37	\$5,531.36
10/2019		\$1,152.46	Oct Payment				\$2,240.37	\$6,683.82
11/2019		\$1,152.46	Nov Payment				\$2,240.37	\$7,836.28
11/2019	\$1,206.32		Jul Payment				\$3,446.69	\$7,836.28
11/2019	\$1,206.32		Aug Payment	\$3,631.00		Flood insurance	\$1,022.01	\$7,836.28
12/2019		\$1,152.46	Dec Payment	\$1,592.00	\$1,544.00	Homeowners insurance	-\$569.99	\$7,444.74
12/2019	\$1,206.32		Sep Payment		\$3,389.00	Flood insurance	\$636.33	\$4,055.74
12/2019	\$1,206.32		Scheduled Oct Payment				\$1,842.65	\$4,055.74
12/2019	\$1,206.32		Scheduled Nov Payment				\$3,048.97	\$4,055.74

Section 2 continued

Month	Payments Into Escrow			Payments From Escrow			Escrow Balances	
	Your Payment to Escrow	Expected Payment to Escrow	Description	What we Paid From Escrow	What we Expected to Pay From Escrow	Description	Actual Balance	Last Year's Estimated Balance
01/2020		\$1,152.46	Jan Payment				\$3,048.97	\$5,208.20
Total	\$14,542.19	\$13,829.52		\$14,222.42	\$13,829.51	Ending balance	\$3,048.97	\$5,208.20

Summary of Escrow Payments	Actual	Expected
Total Payments Into Escrow	\$14,542.19	\$13,829.52
<i>Monthly Payments</i>	\$14,254.34	\$13,829.52
<i>Misc posting</i>	\$287.85	\$0.00
Total Payments From Escrow	\$14,222.42	\$13,829.51
<i>Taxes</i>	\$8,999.42	\$8,896.51
<i>Insurance</i>	\$5,223.00	\$4,933.00

This estimate assumes you'll make the scheduled payments shown above.

Projected Escrow Payments

Here's a summary of what we expect to happen in your escrow account over the next year. We used this information to estimate your new monthly payment. Keep in mind, you have two payment options (see Section 1).

Homeowners insurance	\$1,592.00
Flood insurance	\$3,631.00
County taxes	\$8,999.42
Total Expected Escrow Disbursements:	\$14,222.42

To estimate your monthly escrow payment, we total the expected payments to tax and/or insurance and divide by 12 months:
\$14,222.42/12 = \$1,185.20

Your estimated escrow account payments over the next 12 months

The numbers in this table assume your scheduled mortgage payments will be made. The Post-Petition Beginning and Ending balances referenced in the chart below are projected balances, which assume all payments due under your bankruptcy plan will be made, including regularly scheduled mortgage payments due after the bankruptcy filing and payments to cure amounts due prior to the bankruptcy filing.

Month	Your Payment to Escrow	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance (MIP/PMI) Payment(s)	Expected Escrow Balance
Post petition beginning balance					\$5,461.61
02/2020	\$1,185.20	\$4,893.08	\$0.00	\$0.00	\$1,753.73
03/2020	\$1,185.20	\$0.00	\$0.00	\$0.00	\$2,938.93
04/2020	\$1,185.20	\$0.00	\$0.00	\$0.00	\$4,124.13
05/2020	\$1,185.20	\$0.00	\$0.00	\$0.00	\$5,309.33
06/2020	\$1,185.20	\$0.00	\$0.00	\$0.00	\$6,494.53
07/2020	\$1,185.20	\$4,106.34	\$0.00	\$0.00	\$3,573.39
08/2020	\$1,185.20	\$0.00	\$0.00	\$0.00	\$4,758.59
09/2020	\$1,185.20	\$0.00	\$0.00	\$0.00	\$5,943.79
10/2020	\$1,185.20	\$0.00	\$0.00	\$0.00	\$7,128.99
11/2020	\$1,185.20	\$0.00	\$0.00	\$0.00	\$8,314.19
12/2020	\$1,185.20	\$0.00	\$5,223.00	\$0.00	\$4,276.39
01/2021	\$1,185.20	\$0.00	\$0.00	\$0.00	\$5,461.59
Post petition ending balance					\$5,461.59

Based on this year's review, your escrow account will be short by \$607.19. This was calculated based on the projected minimum balance, which is bolded in the table above. Since your projected minimum balance is lower than the required minimum balance, your account is short. The required minimum balance (which is also sometimes called a cushion), may include up to two months of escrow payments (not including your mortgage insurance) to help cover increases to your taxes and homeowner's insurance. **Your account's current cushion is \$2,360.92.**

Required Minimum Balance	\$2,360.92
<i>minus</i>	
Projected Minimum Balance	\$1,753.73
Amount needed to adequately fund your account	\$607.19

Please let us know if you have any questions. You can call us at 800-669-6607 Monday-Friday 8a.m. to 9p.m. ET. You can review your account anytime at www.bankofamerica.com.

FREQUENTLY ASKED QUESTIONS

Q: Why am I getting this Escrow Account Disclosure Statement?

A: We want to make sure you understand any payment changes. Your escrow payment amount for the upcoming year may change due to increased or decreased taxes and/or insurance. This statement provides details about any payment changes.

Q: What is an Escrow Analysis?

A: We do an Escrow Analysis at least once a year to determine if the amount of money in your escrow account is enough for next year's expected tax and/or insurance payments.

Q: What are the most common reasons for my escrow payment change?

A: The most common reasons for a payment change are changes to your property taxes and/or insurance premiums.

Q: What is an Escrow Overage?

A: An Escrow Overage happens when our Escrow Analysis shows you've got more money in your escrow account than the required minimum balance. To determine if you have an actual overage of escrow funds, Bank of America, N.A. will adjust the potential overage to account for any escrow amounts that remain unpaid from the period before your bankruptcy filing or otherwise due under the terms of your Chapter 13 plan. This adjustment is necessary to ensure your current escrow account balance has a surplus of funds. If your account still shows an overage and is current under the terms of your Chapter 13 plan, we'll send you a refund in accordance with applicable law.

Q: What is an Escrow Shortage?

A: An Escrow Shortage happens when our Escrow Analysis shows there's not enough money in your account to meet the required minimum balance. We'll adjust your monthly payment to make up the shortage or, if you prefer, you can cover the shortage by making a one-time payment.

Q: What is a Required Minimum Balance?

A: The required minimum balance is the smallest amount of money you can have in your account at any time during the year. The required minimum balance, also called a cushion, may include up to two months of escrow payments minus mortgage insurance to cover potential increases to your taxes and homeowner's insurance.

Q: Who should I contact about tax or insurance changes that increased my monthly escrow payment?

A: Contact your local tax authority or insurance agent with questions about any tax or insurance payment changes.

Q: Can I include the total Escrow Shortage amount with my monthly mortgage payment?

A: You have the option to pay the balance in full or to spread it over the next 12 months. If you choose to pay the escrow shortage in full, the escrow shortage amount must be sent separately, along with the payment coupon Included with this statement.

Q: Do I need to take any actions if I have recurring mortgage payments scheduled through an online bill payment service?

A: Yes. The payment amount will not update automatically. If you make recurring payments from a Bank of America account, visit Online Banking to update the amount of any scheduled payments in Transfers, Bill Pay or Mortgage Pay on the Web. For payments made through another institution, please follow their process for changing your payment amount.

